

Exhibit C



Consumer Financial
Protection Bureau

(<https://www.consumerfinance.gov/>)

Submit a complaint / Complaint filed

Your complaint

Complaint Number 190607-4130599

Step 1

What product or service is your complaint about?

PRODUCT OR SERVICE

Debt collection

TYPE

Federal student loan debt

Step 2

What type of problem are you having?

ISSUE

Attempts to collect debt not owed

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

TYPE OF ISSUE

Debt was already discharged in bankruptcy and is no longer owed

Step 3

What happened?

I would like to draw your attention and request an investigation into the corrupt racketeering and criminal relationship by and between Educational Credit Management Corporation ("ECMC") and Navient Student Loans wherein the former will threaten, intimidate, coerce, take advantage of, extort, blackmail, harass, and violate bankruptcy stays threatening to further ruin credit, if the student loan borrower does not accept up to 50-60% of original remaining student loan balance as a "collection cost," with Navient Student Loans then buying this whole debt and trying to pawn it off as a "federal student loan." This is like a dishonest law guardian billing a poor parent \$50,000 in legal fees, then adding it to a child support bill, and enforcing a private debt through the family courts/child support enforcement unit under penalty of jail, loss of professional and driving licenses, passport confiscation, etc. It's abuse of the federal/state laws, plain and simple, and is being done knowingly, criminally and intentionally by the working relationship of ECMC & Navient to millions of students/kids around the country, purely for greed.

☒ **I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.**

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

Jail time for the architects and perpetrators of these crimes and abuses, and removal of all of these criminal and excessive "collections costs."

Step 4

What company is this complaint about?

COMPANY INFORMATION

EDUCATIONAL CREDIT MANAGEMENT CORPORATION

INVOLVEMENT

Creditor

SOCIAL SECURITY NUMBER (LAST FOUR DIGITS)

8453

COMPANY WHERE THE DEBT ORIGINALLY CAME FROM

NAVIENT SOLUTIONS, LLC.

INVOLVEMENT

Debt Collector

SOCIAL SECURITY NUMBER (LAST FOUR DIGITS)

8453

COMPLAINT ALSO SUBMITTED TO THIS COMPANY?

true

ATTEMPTED TO FIX WITH THIS COMPANY?

Yes

Step 5

What people are involved?

YOUR CONTACT INFORMATION

Rahul Dev Manchanda Esq

info@manchanda-law.com
2129688600

About us

The CFPB is an independent federal agency built to protect consumers. We write and enforce rules that keep banks and other financial companies operating fairly. We also educate and empower consumers, helping them make more informed choices to achieve their financial goals.

HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

Privacy Act Statement

OMB #3170-0011

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An official website of the United States Government



Consumer Financial
Protection Bureau

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Submit a complaint / Complaint filed

Your complaint

Complaint Number 190607-4130631

Step 1

What product or service is your complaint about?

PRODUCT OR SERVICE

Debt collection

TYPE

Federal student loan debt

Step 2

What type of problem are you having?

ISSUE

Attempts to collect debt not owed

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

TYPE OF ISSUE

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Step 3

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